and helpful. Receptionists answer telephones, route calls, greet visitors, respond to inquiries from the public and provide information about the organization. In addition, receptionists contribute to the security of an organization by helping to monitor the access of visitors.

Whereas some tasks are common to most receptionists, the specific responsibilities of receptionists vary depending upon the type of establishment in which they work. For example, receptionists in hospitals and doctors' offices may gather personal and financial information and direct patients to the proper waiting rooms. In beauty or hair salons, however, they arrange appointments, direct customers to the hairstylist, and may serve as cashier. In factories, large corporations, and government offices, they may provide identification cards and arrange for escorts to take visitors to the proper office. Those working for bus and train companies respond to inquiries about departures, arrivals, stops, and other related matters.

Increasingly, receptionists use multiline telephone systems, personal computers, and fax machines. Despite the widespread use of automated answering systems or voice mail, many receptionists still take messages and inform other employees of visitors' arrivals or cancellation of an appointment. When they are not busy with callers, most receptionists are expected to perform a variety of office duties including opening and sorting mail, collecting and distributing parcels, making fax transmittals and deliveries, updating appointment calendars, preparing travel vouchers, and performing basic bookkeeping, word processing, and filing.



Receptionists answer telephones, route calls, greet visitors, and respond to inquiries from the public.

Employment

Receptionists held about 1.3 million jobs in 1998, accounting for over two-thirds of all information clerk jobs. More than two-thirds of all receptionists worked in services industries, and almost half of these were employed in the health services industry in doctors' and dentists' offices, hospitals, nursing homes, urgent care centers, surgical centers, and clinics. Manufacturing, wholesale and retail trade, government, and real estate industries also employed large numbers of receptionists. About 3 of every 10 receptionists worked part time.

Job Outlook

Employment of receptionists is expected to grow faster than the average for all occupations through 2008. This increase will result from rapid growth in services industries—including physician's offices, law firms, temporary help agencies, and consulting firms—where most receptionists are employed. In addition, high turnover in this large occupation will create numerous openings as receptionists transfer to other occupations or leave the labor force altogether. Opportunities should be best for persons with a wide range of clerical skills and experience.

Technology should have conflicting effects on the demand for receptionists. The increasing use of voice mail and other telephone automation reduces the need for receptionists by allowing one receptionist to perform work that formerly required several receptionists. However, increasing use of technology also has caused a consolidation of clerical responsibilities and growing demand for workers with diverse clerical skills. Because receptionists may perform a wide variety of clerical tasks, they should continue to be in demand. Further, receptionists perform many tasks that are of an interpersonal nature and are not easily automated, ensuring continued demand for their services in a variety of establishments. Receptionists tend to be less subject to layoffs during recessions than other clerical workers because establishments need someone to perform their duties even during economic downturns.

Sources of Additional Information

Information on working conditions, training requirements, and earnings appears in the *Information Clerks* introduction to this section. State employment offices can provide information on job openings for receptionists.

Reservation and Transportation Ticket Agents and Travel Clerks

(O*NET 53802 and 53805)

Nature of the Work

Each year, millions of Americans travel by plane, train, ship, bus, and automobile. Many of these travelers rely on the services of reservation and transportation ticket agents and travel clerks. These ticket agents and clerks perform functions as varied as selling tickets, confirming reservations, checking baggage, and providing tourists with useful travel information.

Most reservation agents work for large hotel chains or airlines, helping people plan trips and make reservations. They usually work in large reservation centers answering telephone inquiries and offering suggestions on travel arrangements, such as routes, time schedules, rates, and types of accommodation. Reservation agents quote fares and room rates, provide travel information, and make and confirm transportation and hotel reservations. Most agents use proprietary networks to quickly obtain information needed to make, change, or cancel reservations for customers.

Transportation ticket agents are sometimes known as passenger service agents, passenger-booking clerks, reservation clerks, airport service agents, ticket clerks, or ticket sellers. They work in airports, train, and bus stations selling tickets, assigning seats to passengers, and checking baggage. In addition, they may answer inquiries and give directions,

examine passports and visas, or check in pets. Other ticket agents, more commonly known as *gate* or *station agents*, work in airport terminals assisting passengers boarding airplanes. These workers direct passengers to the correct boarding area, check tickets and seat assignments, make boarding announcements, and provide special assistance to young, elderly, or disabled passengers when they board or disembark.

Most *travel clerks* are employed by membership organizations, such as automobile clubs. These workers, sometimes called *member services counselors* or *travel counselors*, plan trips, calculate mileage, and offer travel suggestions, such as the best route from the point of origin to the destination, for club members. Travel clerks also may prepare an itinerary indicating points of interest, restaurants, overnight accommodations, and availability of emergency services during the trip. In some cases, they make rental car, hotel, and restaurant reservations for club members.

Passenger rate clerks generally work for bus companies. They sell tickets for regular bus routes and arrange nonscheduled or chartered trips. They plan travel routes, compute rates, and keep customers informed of appropriate details. They also may arrange travel accommodations.

Employment

Reservation and transportation ticket agents and travel clerks held about 219,000 jobs in 1998. About 7 of every 10 are employed by airlines. Others work for membership organizations, such as automobile clubs; hotels and other lodging places; railroad companies; bus lines; and other companies that provide transportation services.

Although agents and clerks are found throughout the country, most work in large metropolitan airports, downtown ticket offices, large reservation centers, and train or bus stations. The remainder work in small communities served only by inter-city bus or railroad lines.

Job Outlook

Applicants for reservation and transportation ticket agent jobs are likely to encounter considerable competition, because the supply of qualified applicants exceeds the expected number of job openings. Entry requirements for these jobs are minimal, and many people seeking to get into the airline industry or travel business often start out in these types of positions. These jobs provide excellent travel benefits, and many people view airline and other travel-related jobs as glamorous.

Employment of reservation and transportation ticket agents and travel clerks is expected to grow more slowly than the average for all occupations through 2008. Although a growing population will demand additional travel services, employment of these workers will grow more slowly than this demand, because of the significant impact of technology on productivity. Automated reservations and ticketing,



Airlines employ 7 of every 10 reservation and transportation ticket agents and travel clerks.

as well as "ticket-less" travel, for example, are reducing the need for some workers. Most train stations and airports now have satellite ticket printer locations, or "kiosks," that enable passengers to make reservations and purchase tickets themselves. Many passengers also are able to check flight times and fares, make reservations, and purchase tickets on the Internet. Nevertheless, all travel-related passenger services can never be fully automated, primarily for safety and security reasons. As a result, job openings will continue to become available as the occupation grows and as workers transfer to other occupations, retire, or leave the labor force altogether.

Employment of reservation and transportation ticket agents and travel clerks is sensitive to cyclical swings in the economy. During recessions, discretionary passenger travel declines, and transportation service companies are less likely to hire new workers and even may resort to layoffs.

Sources of Additional Information

Information on working conditions, training requirements, and earnings appears in the *Information Clerks* introduction to this section.

For information about job opportunities as reservation and transportation ticket agents and travel clerks, write the personnel manager of individual transportation companies. Addresses of airlines are available from:

Air Transport Association of America, 1301 Pennsylvania Ave. NW., Suite 1100, Washington, DC 20004-1707.

Loan Clerks and Credit Authorizers, Checkers, and Clerks

(O*NET 53114, 53117, and 53121)

Significant Points

- A high school education is the minimum requirement; telephone, typing, and computer skills are also helpful.
- Increasing automation will result in slower than average employment growth despite an increase in loans and credit applications.

Nature of the Work

Loan clerks and credit authorizers, checkers, and clerks review credit history and obtain the information needed to determine the creditworthiness of loan and credit card applicants. They spend much of their day on the phone obtaining credit information from credit bureaus, employers, banks, credit institutions, and other sources to determine the applicant's credit history and ability to pay back the loan or charge.

Loan clerks, also called loan processing clerks, loan closers, or loan service clerks, assemble loan documents, process the paperwork associated with the loan, and assure that all information is complete and verified. Mortgage loans are the primary type of loan handled by loan clerks, who may also have to order appraisals on the property, set up escrow accounts, and secure any additional information required to transfer the property.

The specific duties of loan clerks vary by specialty. *Loan closers*, for example, complete the loan process by gathering the proper documents for signature at the closing, including deeds of trust, property insurance papers, and title commitments. They set the time and place for the closing, make sure all parties are present, and ensure that all conditions for settlement have been met. After settlement, the loan closer records all documents and submits the final loan package to the owner of the loan. *Loan service clerks* maintain the payment records once the loan is issued. These clerical workers process the paperwork for payment of fees to insurance companies and tax authorities and may also record changes to client addresses and loan ownership. When necessary, they answer calls from customers with routine inquiries.